INVESTCARE CAPITAL

EQUITY LINKED SAVINGS SCHEME

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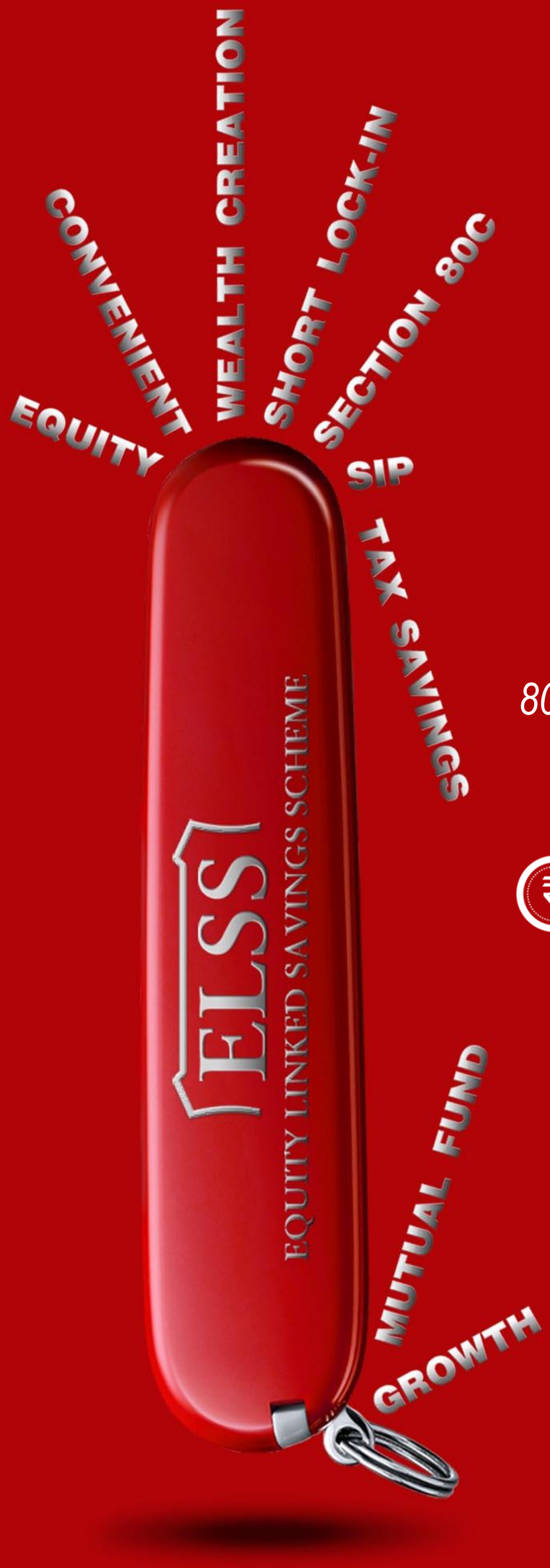
AMFI-Registered Mutual Fund Distributor



INVESTOR EXPECTATION

SHORT LOCK-IN

(3 years)

TAX SAVINGS

(Deductible under Section 80C up to ₹1.5 lakh in a year)

CHOICE

(There are many ELSS funds to invest)

EQUITY EXPOSURE

(Minimum 80% equity allocation)

FLEXIBILITY

(No predefined commitment, can invest through SIPs)

WEALTH CREATION

(Possibility in long run)

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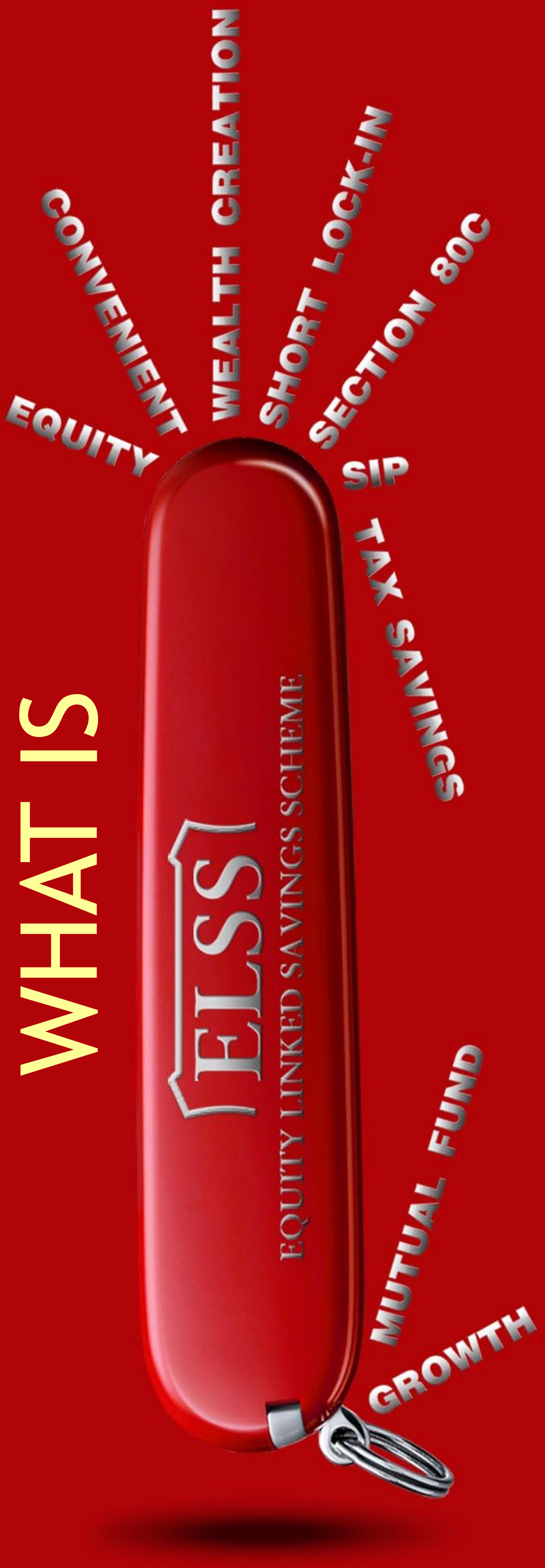

- ☑ The ELSS is an equity mutual fund category
- ☑ Investments in ELSS qualify for tax deductions under Section 80C of the income tax up ₹1.5 lakh limit in a financial year
- ☑ Investments in ELSS have a minimum equity exposure of 80%, which technically can go up as high as 100%
- ☑ ELSS has the flexibility to invest across market capitalisation
- ☑ There are over 30 different ELSS instruments to choose from
- ☑ Do check the stated objective of the fund scheme when investing to know specifics

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HOW TO INVEST IN AN

You need to have the KYC *(know your client)* compliance

You can invest in lump sum or through monthly SIPs of as less as ₹500

You need to fill the investment application by selecting the appropriate investment option (SIP or lump sum) and you are ready

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On completion of the investment process, an account statement is sent by the AMC, which can be used as a record of investment made for tax savings purposes

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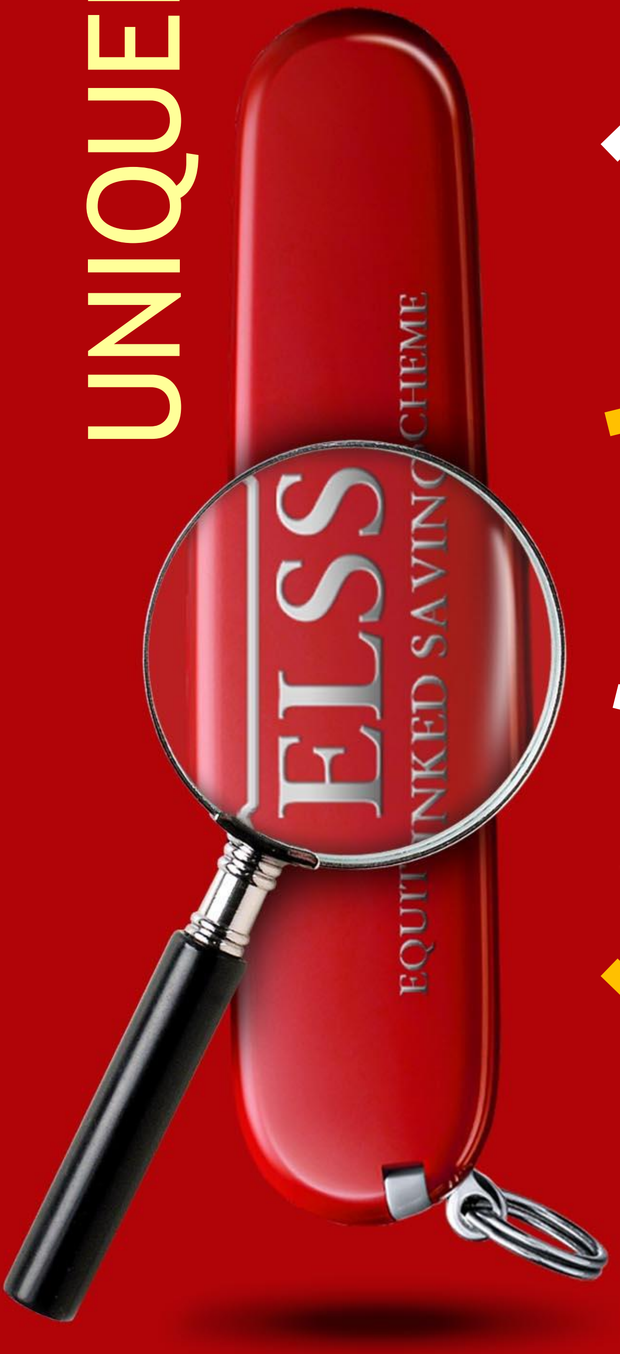
UNIQUENESS



The ELSS has two unique features – high equity exposure and short investment lock-in of three years

The three-year lock-in means that you cannot sell your investment before three years from the date of purchase

There is convenience to start an SIP with ELSS to make tax savings a regular exercise than rush towards end of the financial year

In case of an ELSS SIP, each SIP instalment is locked in for a period of 3 years

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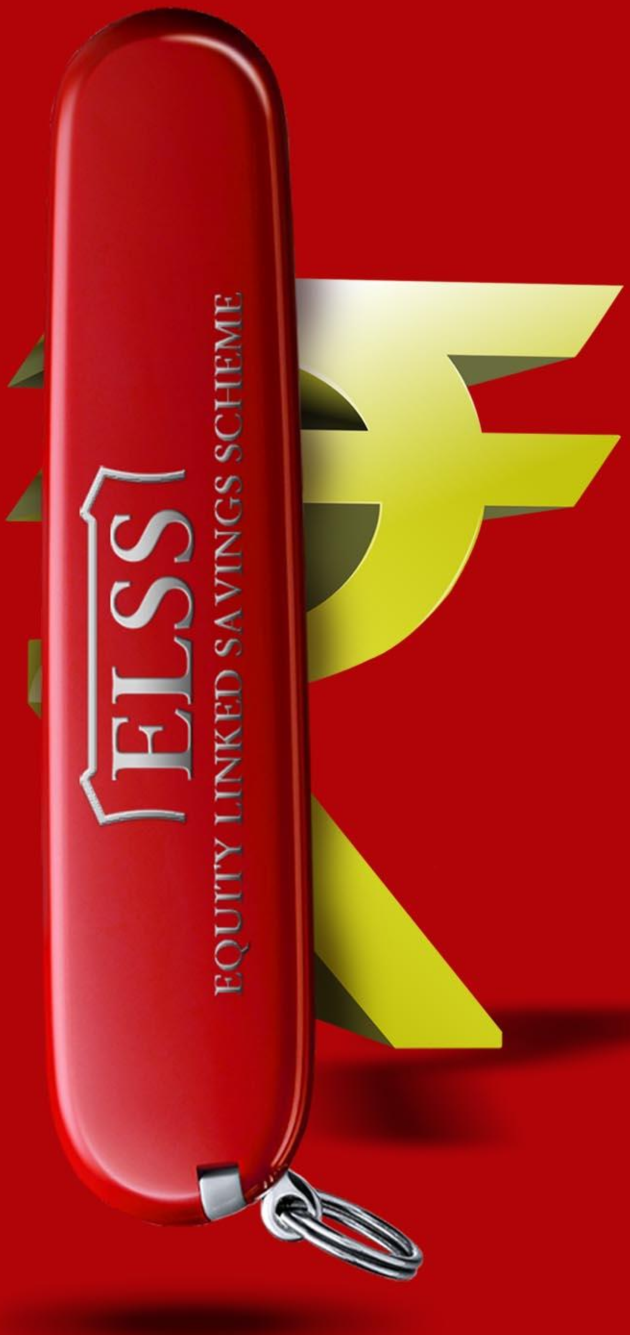
TAX EFFICIENT



- ☑ Except the PPF, gains in case of all other tax savings avenues are taxed partially or totally. ELSS offers better post-tax returns

- ☑ Long term capital gains of up to ₹1 lakh a year from ELSS mutual funds (including all equity investments) are exempt from income tax, with gains above this limit being taxed at 10%.

- ☑ Maximum potential tax saving of ₹46,800 per annum at the 30% tax slab (including 4% cess on income tax)

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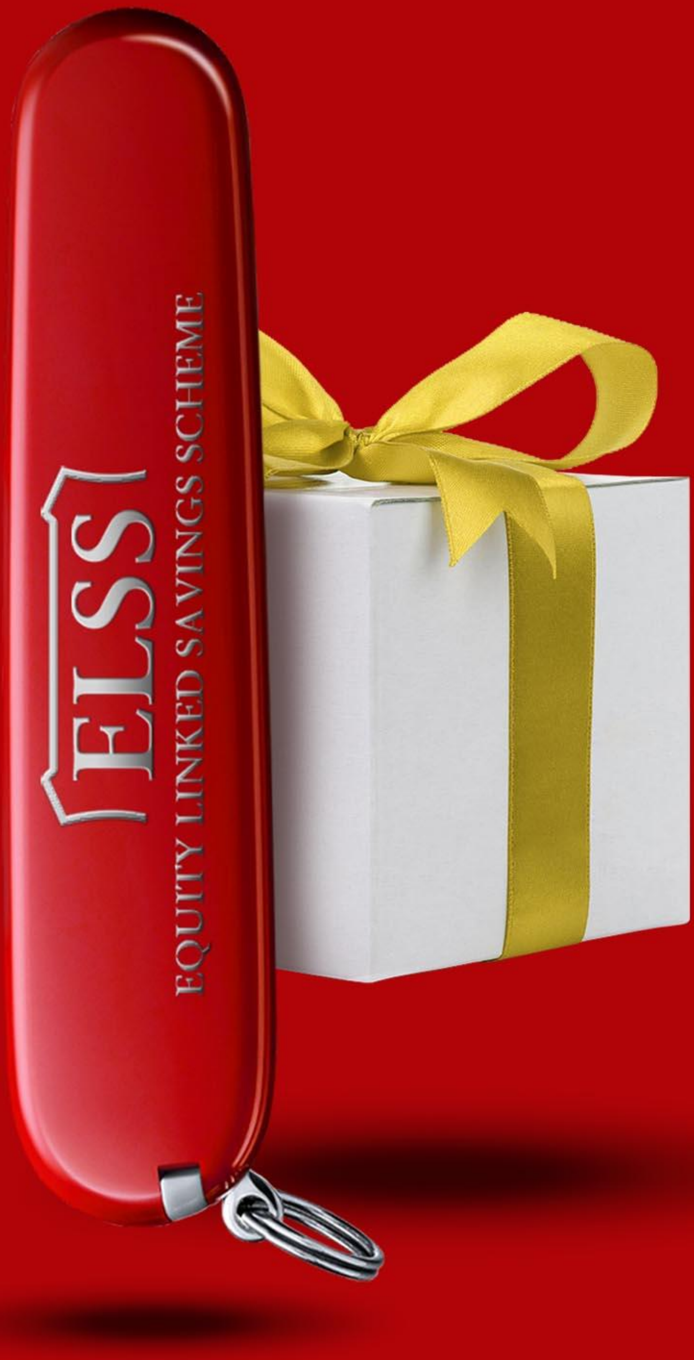
KEY BENEFITS



- Tax deduction under Section 80C
- Short lock-in of 3 years
- Equity exposure
- You can invest through SIPs
- No maturity date

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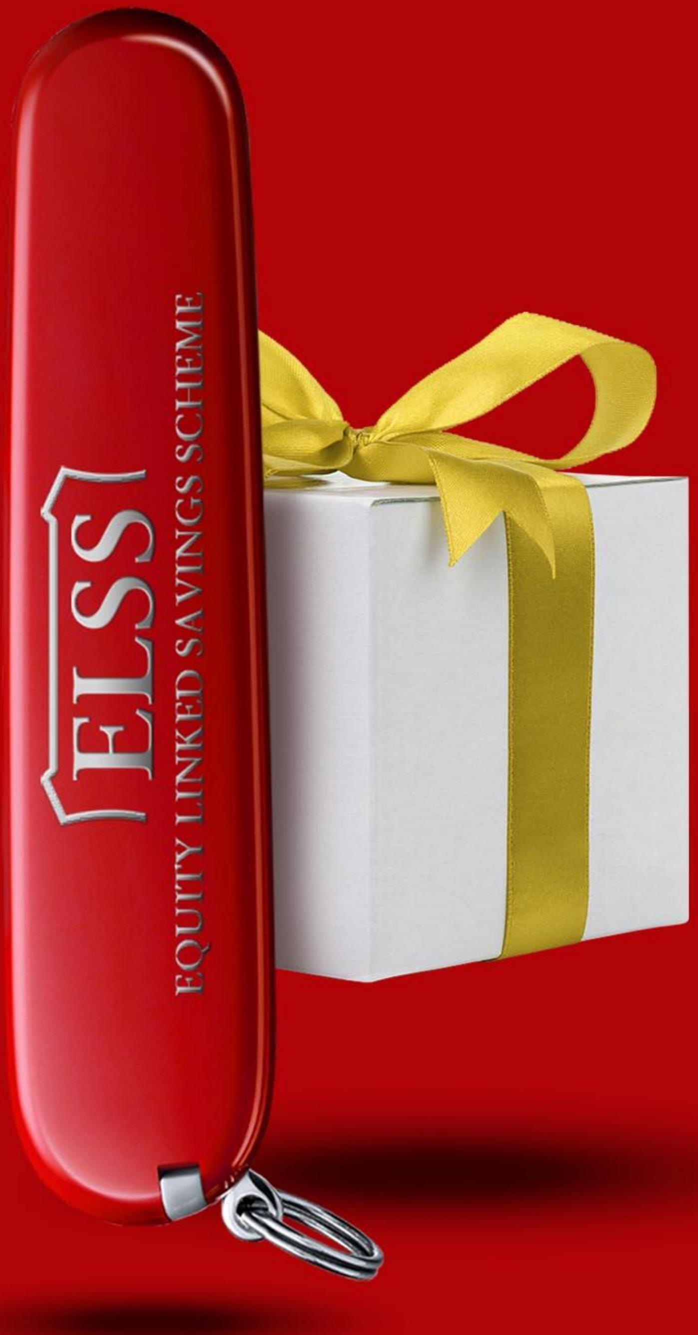
KEY BENEFITS



Choice of funds

Inculcates savings discipline

Potential higher returns

Tax efficient on exit*

Wealth creation

*Long term capital gains (LTCG) of up to ₹1 lakh in a year will be tax free (including all equity investments). Gains above this limit will be taxed at 10%

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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.